ZIP 75205 — #1 of 10: Median Monthly Owner Cost

ZIP 75205 has Texas's highest owner cost

Where donatable wealth lives, costs are highest — 2024 data

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THE DATA

$4,001

Median Monthly Owner Cost (2024)

This is the median cost to own a home in ZIP 75205, where the most donatable housing wealth is concentrated in Texas.

The $4,001 monthly owner cost in ZIP 75205 reflects not just high property values, but the structural reality that the most valuable real estate in Texas also carries the highest ongoing ownership burden. This is not a tax burden—it's a cost of ownership that includes mortgage, property taxes, insurance, and maintenance. For donors, this means that the very assets with the highest charitable impact potential also require the greatest financial commitment to hold.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-03-philanthropy-philanthropy-owner-cost-zcta-tx-wealth

01

Wealth concentration drives ownership cost

The fact that ZIP 75205 leads Texas in both donatable housing wealth and median owner cost reveals a critical dynamic: the most impactful real estate for philanthropy is also the most expensive to maintain. This creates a self-reinforcing cycle where only those with deep financial reserves can sustain ownership, limiting entry to a narrow class of donors. For charitable remainder trusts and donor-advised funds, this suggests a strategic window to acquire and steward such assets before they become unaffordable for even the wealthiest individuals.



02

High cost = high tax efficiency

The elevated owner cost in high-wealth ZIPs correlates directly with the tax efficiency of real estate donations. Because these properties are valued higher and often held long-term, their appreciation is substantial—making them ideal for gifts that avoid capital gains tax. The $4,001 monthly cost is not a deterrent but a signal: the higher the cost, the greater the potential tax benefit for donors who transfer ownership via charitable remainder trusts or conservation easements. This creates a counterintuitive incentive: the most expensive places to live are the most strategically valuable to give away.

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